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Suit Status: Active

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C-745420

EQUITY CAPITAL MARKET LLC VS MT. HAWLEY INSURANCE COMPANY

Date Filed: 03/14/2024 Kind: Civil Division: 22

Date Last Active: 03/25/2024 Cause: DM-Damages

Judge: HIGGINBOTHAM, BEAU

CHRONOLOGICAL HISTORY (5) PARTIES (2) ATTORNEYS (1) MINUTES (0) COURT EVENTS (0)

	Date	Type All	Description	Filed By
4400000	03/25/2024		SERVICE RETURN FEE - MT. HAWLEY INSURANCE COMPANY	MONSOUR, RYAN P.
- CHANGES	03/22/2024	Service Return	Intended For: MT. HAWLEY INSURANCE COMPANY Item Served: CIT-CIV 2000 Served How: Secretary of State	
-	03/18/2024	Document	CIT-CIV 2000 - MT. HAWLEY INSURANCE COMPANY	
CHESTORY	03/14/2024		CIVIL CASE REPORTING FORM	MONSOUR, RYAN P.
CHANCE	03/14/2024		PET- DAMAGES -CIV	MONSOUR, RYAN P.



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CHRONOLOGICAL HISTORY (5) PARTIES (2) ATTORNEYS (1) MINUTES (0) COURT EVENTS (0)

Туре	Name	Primary Attorney	Billing Method
Plaintiff	EQUITY CAPITAL MARKET LLC	MONSOUR, RYAN P.	Paying
Defendant	MT. HAWLEY INSURANCE COMPANY		Paying





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CHRONOLOGICAL HISTORY (5)	PARTIES (2)	ATTORNEYS (1)	MINU	JTES (0)	COURT EV	ENTS (0)

Attorney Name Party Name Date Date View MONSOUR, RYAN P. **EQUITY CAPITAL MARKET LLC** 3/14/2024 **Details**





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PARTIES (2)

ATTORNEYS (1)

MINUTES (0)

Minutes

COURT EVENTS (0)

	Date ❤	Sent To	Document					
- Lander	03/18/2024	MT. HAWLEY INSURANCE COMPANY	CIT-CIV 2000					

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DOCUMENT HISTORY

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ATTORNEYS (1)

Date Filed: 03/14/2024 Kind: Civil

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PARTIES (2)

Judge: HIGGINBOTHAM, BEAU

CHRONOLOGICAL HISTORY (5)

COURT EVENTS (0)

Date ❤	Item Served	Served How	Intended For	Memo
03/22/2024	CIT-CIV 2000	Secretary of State	MT. HAWLEY INSURANCE COMPANY	MT. HAWLEY INSURANCE COMPANY

MINUTES (0)

EAST BATON ROUGE PARISH Filed Mar 14, 2024 12:25 PM Deputy Clerk of Court E-File Received Mar 13, 2024 3:29 PM

19TH JUDICIAL DISTRICT COURT FOR THE PARISH OF EAST BATON ROUGE STATE OF LOUISIANA

NO.

DIVISION: " "

EQUITY CAPITAL MARKET LLC

VERSUS

MT. HAWLEY INSURANCE COMPANY

FILED:	
	DEPUTY CLERK

PETITION FOR DAMAGES

The petition of Equity Capital Market, LLC, a Louisiana limited liability company, domiciled in the Parish of East Baton Rouge (hereinafter "Equity Capital" or "Petitioner"), respectfully represents:

1.

The following is made a defendant herein:

Mt. Hawley Insurance Company ("Hawley") is an insurance company authorized to do and is doing business in East Baton Rouge Parish, State of Louisiana.

2.

Venue is proper in East Baton Rouge Parish pursuant to the Louisiana Code of Civil Procedure because a substantial part of the events and/or omissions giving rise to Petitioner's claim occurred within this Parish, and/or a substantial part of property that is the subject of the action is situated within this Parish and State.

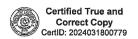
3.

This Court has personal jurisdiction over the parties and subject matter jurisdiction to hear the action presented in this suit.

4.

At all relevant times, Equity Capital insured property located at 4540 Crown Avenue, Louisiana 70812 (hereinafter referred to as the "Property"), which forms the subject of this lawsuit.

5



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Equity Capital entered into a policy or contract of insurance with the defendant, Hawley, (hereinafter sometimes referred to as "Defendant") with the reasonable expectation that Defendant would abide by the terms of the policy and pay for any covered losses.

6.

Defendant issued an insurance policy to Petitioner covering its Property and bearing policy number GPK0023507. Said policy or contract of insurance provided Petitioner with coverage for damages, such as those incurred on September 10, 2022. This policy or contract of insurance was in full force and effect on September 10, 2022, the date of loss of which is complained herein.

On or about September 10, 2022, a destructive fire ignited, causing catastrophic damage to Petitioner's Property.

8.

Petitioner timely reported the damage by filing a claim, seeking payments to have its Property repaired.

9.

On September 13, 2022, Defendant sent its chosen adjuster, Engle Martin, to physically inspect Petitioner's Property.

10.

On October 12, 2022, Defendant issued payment in the amount of \$338,672.43, finding that the repair estimate total was \$428,905.09.

11.

Shocked by the inadequate payment amount given the extensive damage incurred to the Property, Equity Capital provided Defendant an estimate in the amount of \$1,006,000.00 on December 15, 2022.

12.

In response, Defendant stated it would not accept Equity Capital's estimate because it was not provided in a format it found acceptable.

13.

On January 4, 2023, Defendant again submitted another estimate, this time in a manner that was deemed in a correct format in the revised amount of \$1,315,134.72.



14.

On January 28, 2023, Defendant re-inspected the Property.

15.

Thereafter, on March 8, 2023, Defendant finally issued the remaining policy limits (yet still withheld recoverable depreciation), despite having the necessary documentation to support such calculations for well over thirty (30) days.

16

Due to Defendant's failure to properly adjust and pay the claim in the rightful amount, Petitioner was forced to retain counsel and its own experts to dispute the claim.

19

Made obvious by the estimates provided by Market Capital, Defendant did not adequately adjust, investigate, and timely pay Petitioner's insurance claim by severely undervaluing the damage sustained due to a covered event.

20.

Defendant engaged in conduct in the adjustment of Petitioner's claim that was arbitrary, capricious, and/or without probable cause, including but not limited to purposefully or negligently refusing to properly adjust the claim in good faith and failing to pay timely for damages Defendant knew, or should have known existed at the time of the adjustment of the claim.

21.

The omissions, actions, and/or inactions of Defendant in failing to adequately compensate Petitioner for the covered losses sustained to the property covered under the relevant policy of insurance were arbitrary, capricious, and without probable cause as those terms are used in connection with La. R.S. §22:1892 and §22:1973, making Defendant liable to Petitioner for statutory bad faith penalties.

22.

As a result of Defendant's bad faith claims adjusting practices, Petitioner avers that it suffered and are entitled to recover the following nonexclusive list of damages past, present, and future, to-wit:

- a. Penalties as provided in La. R.S. §§ 22:1892 and 22:1973;
- b. Attorney's fees and costs;



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- c. General Damages; and
- d. Any and all other relief that the Court deems just and proper.

23.

Petitioner avers that the amount in controversy is in excess of the amount required for a trial by jury, and Petitioner so desires a jury trial on all issues so triable by jury.

WHEREFORE, Petitioner, Equity Capital Market, LLC, prays that Defendant, Mt. Hawley Insurance Company, be served with a copy of this Petition and cited to appear and answer same; that it be granted a jury trial, that after all due proceedings had, there be judgment in its favor and against the Defendant, Mt. Hawley Insurance Company, for such damages as are reasonable in the premises, together with legal interest thereon from the date of judicial demand until paid, all statutory penalties and attorney's fees, for all costs of these proceedings, and all general and equitable relief available.

Respectfully Submitted,

AMO TRIAL LAWYERS, L.L.C.,

DAVID W. ARDOIN, (L.B.N. 24282) PRESTON L. HAYES (L.B.N. 29898) RYAN P. MONSOUR (L.B.N. 33286)

HUNTER D. AUSTIN, (L.B.N. 40261)

3850 N. Causeway Blvd., Suite 590

Metairie, Louisiana 70002 Telephone: (504) 356-0110 Facsimile: (504) 356-0112 rpm@amotriallawyers.com

KENDALL PLAIN (LA #36258) Plain and Associates Law Firm 2950 Mission Drive Baton Rouge, LA 70805

PLEASE SERVE:

MT. HAWLEY INSURANCE COMPANY Through its registered agent for service of process: Louisiana Secretary of State 8585 Archives Ave. Baton Rouge, LA 70809



Rochesolah Carter

Phone number: 504-356-0110

Document 1-1

Filed 04/19/24

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LOUISIANA CIVIL CASE REPORTING Civil Case Cover Sheet - LA. R.S. 13:4688 and Part G, §13, Louisiana Supreme Court General Administrative Rules

This civil case cover sheet shall be completed by counsel for the petitioner, counsel's authorized representative, or by the self-represented litigant (if not represented by counsel) and submitted with the original petition filed with the court. The information should be the best available at the time of filing. This information does not constitute a discovery request, response or supplementation, and is not admissible at trial.

Suit Caption:										
Equity Captial Market LLC	vs. MT. Hawley Insurance Company									
Court: 19th JDC	Docket Number:									
Parish of Filing: East Baton Rouge	Filing Date:									
Name of Lead Petitioner's Attorney: Ryan P. Monsour										
Name of Self-Represented Litigant:										
Number of named petitioners:1	Number of named defendants:									
(no more than 3 categories should be chec										
•	Auto: Property Damage Auto: Uninsured Motorist Asbestos: Personal Injury/Death Premise Liability Intentional Property Damage Unfair Business Practice Fraud Professional Negligence Medical Malpractice Toxic Tort Other Tort (describe below) Redhibition Class action (nature of case) Destructive fire itigation in one sentence of additional detail: aintiff's claim following the destructive fire which									
Following the completion of this form by counsel, counsel's representative, or by the self-represented litigant, this document will be submitted to the Office of the Judicial Administrator, Supreme Court of Louisiana, by the Clerk of Court.										
Name, address and contact information of personname Ryan P. Monsour	on completing form:									
Address 3850 N. Causeway Boulevard, Suite 5	, M. C.									

E-mail address: jfg@amotriallawyers.com

SERVICE COPY



D13773205

CITATION

EQUITY CAPITAL MARKET LLC (Plaintiff)

NUMBER C-745420 "22"

VS

19TH JUDICIAL DISTRICT COURT

MT. HAWLEY INSURANCE COMPANY (Defendant)

PARISH OF EAST BATON ROUGE SERVED ON STATE OF LOUISIANA NANCY LANDRY

TO: MT. HAWLEY INSURANCE COMPANY THROUGH AGENT: LOUISIANA SECRETARY OF STATE MAR 22 2024

SECRETARY OF STATE COMMERCIAL DIVISION

GREETINGS:

Attached to this citation is a certified copy of a petition or other legal pleading that has been filed with the Clerk of Court for East Baton Rouge Parish ("Clerk of Court") and in which service upon you was requested by the filing party. Please read the petition for information concerning any claims that may have been asserted against you.

Pursuant to Louisiana Code of Civil Procedure Article 1001, you are required to file an answer to the petition or other legal pleading in the Clerk of Court's Civil Department located at 300 North Boulevard, Suite 3301, Baton Rouge, Louisiana, and you must do so within EITHER:

- 1. 21 DAYS of the date you were served with the petition; OR
- 2. **30 DAYS** of the date you were served with both the petition and a discovery request. (*Note: If no discovery request was included with your petition, you must instead adhere to the 21-day deadline above.)

If you fail to file an answer or other legal pleading, a default judgment may be rendered against you. Any questions you may have seeking legal advice should be directed to an attorney at law, not the Clerk of Court. This citation was issued by the Clerk of Court for East Baton Rouge Parish on MARCH 18, 2024.



Deputy Clerk of Court for Doug Welborn, Clerk of Court

Requesting Attorney: MONSOUR, RYAN P. *The following documents are attached:

The following documents are attached

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SERVICE INFORMATION:
Received on theday of, 20 and on theday of, 20, served on the above named party as follows: PERSONAL SERVICE: On the party herein named at
DOMICILIARY SERVICE: On the within named, by leaving the same at his domicile in this parish in the hands of, a person of suitable age and discretion residing in the said domicile at
SECRETARY OF STATE: By tendering same to the within named, by handing same to
DUE AND DILIGENT: After diligent search and inquiry, was unable to find the within named or his domicile, or anyon legally authorized to represent him.
RETURNED: Parish of East Baton Rouge, this day of, 20
SERVICE: \$ Deputy Sheriff TOTAL: \$ Parish of East Baton Rouge RECEIVED

CITATION-2000

MAR 2 1 2024

EBR SHERIFF'S OFFICE

RETURN COPY



D13773205

CITATION

EQUITY CAPITAL MARKET LLC (Plaintiff)

NUMBER C-745420 "22"

VS

19TH JUDICIAL DISTRICT COURT

MT. HAWLEY INSURANCE COMPANY

PARISH OF EAST BATON ROUGE

(Defendant)

STATE OF LOUISIANA

TO: MT. HAWLEY INSURANCE COMPANY THROUGH AGENT:

LOUISIANA SECRETARY OF STATE

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> I Roshedoh Carter Deputy Clerk of Court for Doug Welborn, Clerk of Court

Requesting Attorney: MONSOUR, RYAN P.

*The following documents are attached:

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		SERVICE	INFORMATION:	
follows:		, 20 and on the		, 20, served on the above named party as
DOMICILIARY S	ERVICE: On the within i	namedable age and discretion residing	by leaving in the said domicile at	the same at his domicile in this parish in the hands of
SECRETARY OF	STATE: By tendering san	ne to the within named, by ha	nding same to	I made service on the named party through the
DUE AND DILIGE legally authorized to		t search and inquiry, was unab	le to find the within named _	Office of the Secretary of State on or his domicile, or anyone
•	•	is day of	, 20	MAR 2 2 2024
SERVICE:\$				by tendering a copy of this document to: JULIE NESSITT
MILEAGE\$ TOTAL: \$		•	nty Sheriff st Baton Rouge	DY. B. GARAFOLA #0577
	 -		•	Deputy Sheriff, Parish of East Baton Rouge, LA

CITATION-2000

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ebr sheriff's office